GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3106
ANSWERED ON:11.08.2000
BANK LOANS TO SCS/STS
NIKHIL KUMAR CHOUDHARY

Will the Minister of FINANCE be pleased to state:

(a) whether the Government have issued guidelines to the nationalized banks regarding providing loans to SCs/STs and OBCs in the country;

(b) if so, the details thereof; and

(c) the State-wise details of loans disbursed by these banks to the persons belonging to SC/ST and OBC category during the last three years, particularly in Bihar?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI V.DHANANJAY KUMAR)

(a) and (b) : There are various schemes for poverty alleviation and employment generation such as Prime Minister`s Rozgar Yojana (PMRY), Swarnjayanti Gram Swarozgar Yojana (SGSY), Swarna Jayanti Shahari Rozgar Yojana (SJSRY), Scheme of Liberation an Rehabilitation of Scavengers (SLRS)administered by different Ministries of the Central Government under which SCs/STs can avail the benefits of loan facilities from banks. While these Ministries are responsible for administering the schemes by providing various inputs that are needed including training and subsidy, banks are required to provide the credit component. Most of these schemes have reservation for SC/STs and weaker sections. Further, under priority sector domestic banks are required to lend 10 per cent of their Net Bank Credit (NBC) to weaker sections, which include SCs/STs and OBCs.

(a) The State-wise outstanding advances of scheduled commercial banks to SCs/STs and weaker sections including the State of Bihar during the last three years is given in the Annexure.

STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS` TO SCs/STs AND WEAKER SECTIONS

(Rs. Lakh)

		MARCH 1996		MARCH 1997		MARCH 1998	
	STATE/UNION TERRITORY	SCs/STs BENEFI	WEAKER SECTIONS	SCs/STs BENEFI	WEAKER SECTIONS	SCs/STs BENEFI	WEAKER SECTIONS
1	ANDHRA PRADESH	70247	176555	100421	217158	69750	249782
2	ARUNACHAL PRADESH	1566	1787	965	1075	366	1103
3	ASSAM	12761	23411	12161	23977	7331	24234
4	BIHAR	38880	92976	41240	105025	44591	103666
5	GOA	206	2044	184	1447	179	1299
6	GUJARAT	24326	57383	21987	69217	25110	67618
7	HARYANA	13329	40865	11600	42829	11549	36382
8	HIMACHAL PRADESH	4298	10459	5034	12449	5077	12099
9	JAMMU & KASHMIR	842	3851	1345	4401	1456	6982
10	KARNATAKA	25415	102467	29773	114014	43416	170551
11	KERALA	19559	107639	20398	119333	13979	104043
12	MADHYA PRADESH	39492	115744	48948	125579	48445	121899
13	MAHARASHTRA	42864	114537	55086	126118	55434	130462
14	MANIPUR	2518	5783	2098	3521	1793	5525
15	MEGHALAYA	3225	3268	3044	3117	1103	4919
16	MIZORAM	686	698	1341	1344	388	1554
17	NAGALAND	4828	5192	3059	3290	1211	5098
18	NCT OF DELHI	8690	20316	9704	22306	7312	20771
19	ORISSA	27777	48895	31224	61809	29860	52107
20	PUNJAB	21917	65636	22317	68724	24711	77241

21	RAJASTHAN	36101	67625	38317	73421	41931	81624
22	SIKKIM	428	573	433	784	564	1315
23	TAMIL NADU	52915	209340	66196	236362	65249	239202
24	TRIPURA	1239	2636	3002	6890	2141	5825
25	UTTAR PRADESH	85006	195249	98808	204624	91229	225460
26	WEST BENGAL	32445	82534	31852	87536	36685	93229
27	ANDAMAN & NI	83	337	160	375	175	705
28	CHANDIGARH	522	5120	532	6359	492	6482
29	DADRA & NH	125	150	80	80	260	260
30	DAMAN & DIU	120	305	15	60	15	58
31	LAKSHADWEEP	165	165	175	176	214	214
32	PONDICHERRY	962	2887	1322	3341	1093	3548
	ALL INDIA	573537	1566427	662821	1746741	633109	1855257